

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN
APPLICATION DATA SHEET (37 CFR 1.76)**

Electronic Version v11

Stylesheet Version v10

Title of Invention	ON-LINE MERCHANT SERVICES SYSTEM AND METHOD FOR FACILITATING RESOLUTION OF POST TRANSACTION DISPUTES
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As the below named inventors, we declare that:

This declaration is directed to the invention titled: " ON-LINE MERCHANT SERVICES SYSTEM AND METHOD FOR FACILITATING RESOLUTION OF POST TRANSACTION DISPUTES"

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTORS:

Inventor 1: Blake Benson	Inventor
Signature : /BB/	Citizen of : US
Inventor 2: Naveen Jaiswal	Inventor
Signature : /NJ/	Citizen of : IN

Inventor 3: Dean Kerl	Inventor
Signature : /DK/	Citizen of : US
Inventor 4: Sukumar Rajagopalan	Inventor
Signature : /SR/	Citizen of : IN
Inventor 5: Judith Continelli	Inventor
Signature :	Citizen of : US
Inventor 6: Sandy Hazeltine	Inventor
Signature :	Citizen of : US

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE****-- PATENT --**

Inventor(s):	Blake Benson et al.	Docket No.:	60655.8100
Serial No.:	TBA	Group Art Unit:	To Be Assigned
Filing Date:	Herewith	Examiner:	To Be Assigned
Title:	ON-LINE MERCHANT SERVICES SYSTEM AND METHOD FOR FACILITATING RESOLUTION FO POST TRANSACTION DISPUTES	Confirmation No.:	To Be Assigned

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**ON-LINE MERCHANT SERVICES SYSTEM AND METHOD FOR FACILITATING
RESOLUTION OF POST TRANSACTION DISPUTES**

the specification of which is attached hereto or was filed on Herewith as Application Serial No. TBA and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Serial No.
Docket No. 60655.8100

Prior Foreign
Application(s)

Priority Not Claimed

[]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

09/537,506

03/29/2000

Pending

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

10/391,492

03/18/2003

Pending

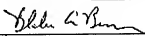
Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Serial No.
Docket No. 60655.8100Full name of sole or first joint inventor: Blake BensonInventor's signature:  Date: 09/14/04Residence Address: 425 E. Deepdale RoadCity/State: Phoenix, Arizona Zip Code: 85022Mailing Address: 425 E. Deepdale Road, Phoenix, Arizona 85022Citizenship: United States of AmericaFull name of second joint inventor: Naveen JaiswalInventor's signature:  Date: 09/14/2004Residence Address: 17030 N 49th Street, Apt. 1177City/State: Scottsdale, Arizona Zip Code: 85254Mailing Address: c/o P.K.Jaiswal, 158 New Colony, P.O. ULAO, Begusarai, Bihar, India
851134Citizenship: IndiaFull name of third joint inventor: Dean Kerl

Inventor's signature: _____ Date: _____

Residence Address: 847 W. Cooley DriveCity/State: Gilbert, Arizona Zip Code: 85233Mailing Address: 847 W. Cooley Drive, Gilbert, Arizona 85233Citizenship: United States of America

Serial No.
Docket No. 60655.8100

Full name of sole or first joint inventor: Blake Benson

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of second joint inventor: Naveen Jaiswal

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of third joint inventor: Dean Kerl

Inventor's signature: Dean Kerl Date: 9-14-2004

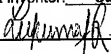
Residence Address: 847 W. Cowley Dr.

City/State: Gilbert, AZ Zip Code: 85233

Mailing Address: _____

Citizenship: USA

Serial No.
Docket No. 60655.8100

Full name of fourth joint inventor: Sukumar Rajaopalan
Inventor's signature:  Date: 09/14/2004
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Mailing Address: c/o Jayashree Rajesh, 10 Wallingford Drive, Princeton, NJ 08540
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Full name of fifth joint inventor: Judith Continelli
Inventor's signature: _____ Date: _____
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Mailing Address: 5423 W. Tonto Road, Glendale, Arizona 85308
Citizenship: United States of America

Full name of sixth joint inventor: Sandy Hazeltine
Inventor's signature: _____ Date: _____
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City/State: Phoenix, Arizona Zip Code: 85021
Mailing Address: 1935 W. Morten, Unit #1, Phoenix, Arizona 85021
Citizenship: United States of America